

Maricopa County Policies and Procedures	Subject: Self Insured Property Coverage and Deductible Policy	Number: A2230 Issue Date: 2/99
Approved: <i>David Smith</i>	Initiating Department: Risk Management	

A. Purpose

To provide a guideline for adjusting loss or damage to county-owned real and personal property and vehicle physical damage, including windshield damage claims.

B. Policy

The Risk Management Self-Insured Trust Fund will pay for direct physical loss of, or damage to, real and personal property owned by Maricopa County, including county-owned property or vehicles for which Maricopa County has an insurable interest.

Risk Management will pay for a property or vehicle physical damage loss arising from an “**occurrence**” when the loss amount exceeds the \$1,000.00 deductible. Losses under \$1,000.00 per occurrence remain the department’s responsibility. Risk Management will pay the amount of the adjusted property loss in excess of the \$1,000.00 deductible up to an amount equal to the county’s deductible under its purchased property insurance policy; thereafter, the property insurer is to pay the loss. Risk Management will pay in full vehicle physical damage adjusted losses in excess of \$1,000.00 and prepare the journal voucher to charge the department the \$1,000.00 deductible.

Payment for real and personal property loss or damage is on an all-risk basis and includes, but not limited to, loss caused by fire, lightening, explosion, windstorm, hail, smoke, riot or civil commotion, vandalism, theft, earthquake, flooding/water damage, etc. Vehicle losses are adjusted on an actual cash value basis.

Valuation of the property loss or damage will be based on replacement cost unless evidence exists of deliberate direct abuse or failure to maintain the property prior to the loss.

Risk Management will not pay for a property loss caused by, or resulting from, insect or vermin, normal wear and tear, gradual deterioration, or faulty, inadequate or defective maintenance.

Leased property for which the county has no responsibility to insure will not be covered unless otherwise obligated by written agreement or contract.

C. Definitions

Claim Reporting: A written claim form must be sent to Risk Management within 24 hours.

Loss: Direct and accidental loss or damage to property.

Occurrence: Loss caused by a single act or series of related acts.

Property: County-owned real or personal property.

Vehicle Physical Damage: First party only damage to county-owned license vehicles.

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D. Authority and Responsibility

1. Property Damage

In the event of a property claim, the county department must immediately report to Risk Management any incident or occurrence by completing the Property Loss Notice **(MCET-601-1), 1/99.**

The following data and information must be included in, or attached to, the property loss notice form:

- Complete description of event or incident.
- Complete description of loss and damage to property.
- When available, submit documents in support of the property's valuation.
- All theft losses must be reported to the appropriate police department and a copy of the police report attached.
- Reports must be signed by the responsible department manager or supervisor.

2. Vehicle Physical Damage

In the event of a Vehicle Physical Damage claim, the county department must immediately report to Risk Management the incident or occurrence by completing the **Auto Loss Notice (MCET-600-1 and MCET-600-2), 1/99.**

The following data or information should be included in, or attached to, the vehicle loss report form:

- Auto Accident Report must specify if loss/damage was caused by, or fault of, non-county person or department for subrogation of loss.
- If applicable, a copy of the police report must be attached.
- Any pertinent county department report.
- Reports must be signed by the responsible department manager or supervisor.

E. Forms

Elected Officials or department directors or elected officials or their designees must sign the property loss notice or the auto accident report to ensure that the report is in compliance with this policy and that all required data and information is included or attached.